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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/027,788

12/20/2001

Raymond Yeh

ZERO:001US/ERN

9603

7590

04/05/2007

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EXAMINER

WEIS, SAMUEL

ART UNIT

PAPER NUMBER

3691

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
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3 MONTHS

04/05/2007

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/027,788	<b>Applicant(s)</b> YEH ET AL.	
	<b>Examiner</b> Samuel S. Weis	<b>Art Unit</b> 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 20 December 2001.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 20 December 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)            | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>May 23, 2002</u>  | 6) <input type="checkbox"/> Other: _____                          |

**DETAILED ACTION**

1. This is in response to the Applicant's application filed on December 20, 2001.

Claims 1-20 have been examined.

***Claim Rejections - 35 USC § 112***

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. Claims 2-4, 7, 12, 13, and 16 recite the limitation "the act of providing a tool pallet." There is insufficient antecedent basis for this limitation in these claims.

***Claim Rejections - 35 USC § 102***

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 1-20 are rejected under 35 U.S.C. § 102(e) as being anticipated by Belcsak et al., U.S. Pat. No. 6,957,191 (hereinafter, Belcsak).

As to claims 1, 11, and 17 Belcsak discloses a computer implemented method and memory storage media for building a financial transfer model (abstract), comprising:

- (a) presenting to a user a screen interface having a tool pallet with one or more icon tools and a workspace for creating a graphical representation of the financial transfer

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model, the one or more icon tools including at least one tool for generating financial transfer activity icon instances upon the workspace with each instance having at least one attribute for defining an associated transaction between a payer and a payee entity (i.e. the tool provides a graphical CAD-like interface which is used to model the flow of financial instruments and data between various parties to a financial scenario; the tools above the drawing area are used to create and view the diagram) (col. 7, lines 49-51; col. 19, lines 50-52);

(b) receiving commands from the user for building upon the workspace the graphical representation of the financial transfer model including receiving commands for (i) generating one or more financial transfer activity icon instances upon the workspace (ii) associating at least one financial transfer transaction between a payer and a payee entity for each activity icon instance, and (iii) inter-connecting the one or more icon instances to generate the graphical financial transfer model (i.e. in build mode, the user creates the definition of certain aspects of the tool, such as creating instruments which model real world financial instruments; The instruments involve a set of inputs and calculations based on those inputs) (col. 8, lines 14-18; col. 8, lines 21-22); and

(c) conveying instructions to an application component responsive to receiving said user commands for defining a financial transfer model data structure that corresponds to the graphical financial transfer model (i.e. The end user incorporates the built instruments into a model and supplies the real inputs corresponding to the actual deal that is being modeled) (col. 8, lines 23-25).

As to claims 2 and 12, Belcsak discloses the method and media of claims 1 and 11, wherein the act of providing a tool pallet with one or more financial transfer activity icon tools includes providing a recurring and a non recurring financial transfer activity icon tool (i.e. the user can select from a list of predefined parties or enter his own) (col. 19, lines 66-67).

As to claims 3 and 13, Belcsak discloses the method and media of claims 1 and 11, wherein the act of providing a tool pallet includes providing a pallet with one or more tools for creating relational connections between financial transfer activity icon instances, said tools including information and timer flow tools for creating financial transfer and timing relationship connections (i.e. after adding a two or more parties, the user can begin to add financial instruments. The arrow indicates the direction the payments flow. The engine then looks in the parties data to find a section of data for that party, which it then uses to complete the instrument party role information) (col. 20; lines 13-15, 17-19, 57-60).

As to claim 4, Belcsak discloses the method of claim 3, wherein the act of providing a tool pallet includes providing a timer icon tool for creating a timer icon instance that can be configured between a first and second activity for creating a time delay relationship between said first and second activities (i.e. Timeline is a globally available Date Stream defined in the Time Organizer that can be used for synchronizing payments and data throughout a user's model) (col. 7, lines 18-20).

As to claims 5 and 14, Belcsak discloses the method and media of claims 1 and 11, wherein the financial transfer model data structure is created with object class

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instances corresponding to financial transfer activity icon instances defined by the user (i.e. the first chapter in the GUI is the Payment Diagram, which provides a graphic boxes and arrows overview of the relationship among parties and instruments, as well as the payments the parties make to one another) (col. 9, lines 31-34).

As to claims 6 and 15, Belcsak discloses the method and media of claims 1 and 11, wherein the object instances are defined in a directed graph data structure (i.e. the user draws a graphical diagram of the scenario using the CAD-like user interface section of the tool (col. 8, lines 31-33).

As to claims 7 and 16, Belcsak discloses the method and media of claims 6 and 15, wherein the act of providing a tool pallet includes providing a pallet with a start icon tool for generating a start icon instance for the beginning of the graphical financial transfer model, wherein the start icon instance corresponds to a root object instance in the directed graph data structure (i.e. the tools above the drawing area are used to create and view the diagram) (col. 19, lines 50-52).

As to claim 8, Belcsak discloses the method of claim 1, wherein the act of conveying instructions to an application component responsive to receiving said user commands for defining a financial transfer model data structure that corresponds to the graphical financial transfer model includes conveying said instructions to modify the data structure model if the received user commands comply with predefined syntax rules (i.e. intuitive, English-like and flexible syntax (and wizards) for creating data streams. These date streams can thus be easily changed and maintained) (col. 13, lines 51-53).

As to claim 9, Belcsak discloses the method of claim 8, further comprising notifying the user that a received command for building the graphical financial transfer model is not allowed and not processing the command if the received command is not in compliance with the predefined syntax rules (i.e. Constant. Does not allow the current value(s) to change) (col. 56, lines 62-64).

As to claim 10, Belcsak discloses the method of claim 1, further comprising invoking a completeness checking routine to determine if the financial transfer data structure model is complete based on predefined criterion in response to a request from the user (i.e. The arrays that Cplex expects as inputs are created and the model transmitted to the Cplex server. The engine waits until that server has completed, forwarding any progress messages back to the client (col. 37, lines 17-20).

As to claim 18, Belcsak discloses the memory storage media of claim 17, wherein the machine readable instructions include a plurality of instructions corresponding to a database management component that defines the financial transfer model data structure in response to the received commands from the user (i.e. Array data is keyed by index parameter. Thus, there is provided what amounts to a relational database structure, without making users learn a bunch of relational database jargon) (col. 13, lines 38-41).

As to claim 19, Belcsak discloses the memory storage media of claim 18, wherein the instructions comprise a plurality of instructions corresponding to a financial transfer modeling editor component that invokes the database management component to define the financial transfer model data structure in response to receiving the user

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commands via a plurality of instructions that correspond to a graphical user interface component (i.e. The engine synchronizer then generates a truncating parameter (if necessary), and a final parameter which it identifies to the internal database by attaching badges indicating the party, cash or income classification, outcome, instrument name, other party and tax authority (for income flows). The engine internal database recognizes these new badged parameters and changes any collected data in (for example) yield calculation templates to update their values) (col. 20-21, lines 67-7) .

As to claim 20, Belcsak discloses the memory storage media of claim 18, wherein the database management component is an object oriented database application program (i.e. the client tells the engine instrument object the names of the parties) (col. 20, lines 56-58).

### **Conclusion**

The following U.S. Patents are included as pertinent prior art:

Maestle	7,177,834
Wood, Jr.	7,050,997

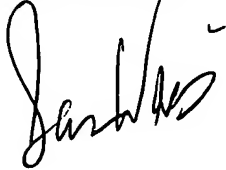
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Samuel S. Weis whose telephone number is (571) 272-1882. The examiner can normally be reached on 8:30 to 5, Monday - Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.



Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Samuel Weis



LALITA M. HAMILTON  
PRIMARY EXAMINER